

1 STATE OF OKLAHOMA

2 1st Session of the 60th Legislature (2025)

3 COMMITTEE SUBSTITUTE

4 FOR

HOUSE BILL NO. 1709

By: Bennett and Deck

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7 COMMITTEE SUBSTITUTE

8 An Act relating to debtors and creditors; defining  
9 terms; prohibiting creditors and debt collectors from  
10 reporting certain debt; prohibiting consumer  
11 reporting agencies from including certain debt on  
12 consumer reports; providing for codification; and  
13 providing an effective date.

14 BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:

15 SECTION 1. NEW LAW A new section of law to be codified  
16 in the Oklahoma Statutes as Section 181 of Title 24, unless there is  
17 created a duplication in numbering, reads as follows:

18 A. As used in this section:

19 1. "Consumer" means an individual who is a resident of this  
20 state;

21 2. "Consumer report" has the meaning ascribed to it in 15  
22 U.S.C., Section 1681a(d);

23 3. "Consumer reporting agency" means any consumer reporting  
24 agency, credit bureau, or similar agency which furnishes a credit

1 report or rating as well as any agency within the meaning ascribed  
2 to it in 15 U.S.C., Section 1681a(f);

3 4. "Creditor" means one in whose favor an obligation exists, by  
4 reason of which he or she is, or may become, entitled to the payment  
5 of money;

6 5. "Debt collector" means any person who regularly collects, or  
7 attempts to collect, consumer debts for another person or  
8 institution or uses some name other than its own when collecting its  
9 own medical debts;

10 6. "Medical debt" means a debt owed by a consumer to a person  
11 whose primary business is providing medical services, products, or  
12 devices, or to that person's agent or assignee, for the provision of  
13 medical services, products, or devices. Medical debt includes, but  
14 is not limited to, debt owed to an Oklahoma medical facility;

15 7 "Lifesaving and emergency care services" means the necessary  
16 medical or surgical care services rendered to treat a potentially  
17 life-threatening condition or symptom; and

18 8. "Oklahoma medical facility" includes, but is not limited to,  
19 any hospital or related institution licensed pursuant to Section 1-  
20 702 of Title 63 of the Oklahoma Statutes, nursing facilities  
21 licensed pursuant to Section 1-1903 of Title 63 of the Oklahoma  
22 Statutes, and medical offices operated by or employing physicians,  
23 physical therapists, physician assistants, pharmacists, nurses, and  
24 home health care providers within this state.

1 B. Creditors and debt collectors are prohibited from reporting  
2 to any consumer reporting agency medical debt obtained from  
3 lifesaving and emergency care services rendered at an Oklahoma  
4 medical facility.

5 C. Consumer reporting agencies are prohibited from including  
6 consumer debt obtained from lifesaving and emergency care services  
7 rendered at an Oklahoma medical facility on a consumer report.

8 SECTION 2. This act shall become effective November 1, 2025.

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